

Certificate Number: 15317-NJ-DE-034631026

Bankruptcy Case Number: 20-16985



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on July 5, 2020, at 1:13 o'clock PM PDT, Barbara A Zacco-Varvaro completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 5, 2020 By: /s/Jerry Fajardo

Name: Jerry Fajardo

Title: Counselor